

Jennifer J. Johnson, Secretary  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20055 1  
Re: Docket No. R-1181

Dear Sirs,

I am writing to support the federal bank regulatory agencies' (Agencies) proposal to enlarge the number of banks and saving associations that will be examined under the small institution Community Reinvestment Act (CRA) examination. The Agencies propose to increase the asset threshold from \$250 million to \$500 million and eliminate any consideration of whether the small institution is owned by a holding company. This proposal is clearly a major step towards and appropriate implementation of the Community Reinvestment Act and should greatly reduce regulatory burden on those institutions newly made eligible for the small institution examination. I strongly support both of them. Our bank is a community bank with branches in other small Kansas communities all under five thousand population. We received an outstanding rating, at our last examination (we were then under the 250MM balance), but under the present guidelines, since we are over the 250MM we would be the large bank examination. This change certainly would help our paper work.

Yours Truly,

Martin

Schifferdecker

Chairman  
Girard National

Bank

Girard, KS 66743